

A3 -- 21. The method of claim 1, further comprising accessing user information in a database based on the user identifier. --

-- 24. The method of claim 1, wherein the groupings comprise groupings based on user characteristics. --

A4 -- 25. The method of claim 24, wherein user characteristics comprise age. --

-- 26. The method of claim 24, wherein the grouping corresponds to services that the user is permitted to access. --

Sub B2 -- 28. A method of producing a toolbar having user interface controls, the method comprising:  
associating a grouping with a user identifier by selecting a grouping from a plurality of groupings, the grouping corresponding to different maturity levels;  
receiving a user identifier over a network connection;  
determining the grouping associated with the user identifier;  
using the determined grouping to automatically produce a toolbar having user interface controls, the user interface controls included in the toolbar being based on the grouping associated with the user identifier. --

A5 -- 29. A computer program, residing on a computer-readable medium, comprising instructions for causing a computer to:  
receive a user identifier;  
associate a grouping with the user identifier by selecting a grouping from among a plurality of groupings; and  
automatically provide a set of user interface controls corresponding to the identified grouping, the set of user interface controls including a toolbar. --  
B

Sub C13  
A6  
-- 46. The computer program of claim 29, wherein the instructions that cause the computer to associate the grouping comprise instructions for causing the computer to determine the grouping based on the received user identifier. --

-- 47. The computer program of claim 29, wherein the instructions for causing a computer to receive a user identifier comprise instructions for causing a computer to receive the user identifier via a network connection. --

A7  
-- 49. The computer program of claim 29, further comprising instructions for causing the computer to access user information in a database based on the user identifier. --

A8  
-- 52. The computer program of claim 29, wherein the groupings comprise groupings based on user characteristics. --

A9  
-- 54. The computer program of claim 52, wherein the grouping corresponds to services that the user is permitted to access. --

Please add claims 56-60.

-- 56. The method of claim 11, wherein user maturity includes age. --

-- 57. The computer program of claim 39, wherein user maturity includes age. --

A10  
Sub C15  
-- 58. The method of claim 1, wherein associating a grouping with the user identifier comprises associating a grouping with a user identifier as defined by a master user. --

-- 59. The method of claim 28, wherein associating a grouping with a user identifier comprises associating a grouping with a user identifier as defined by a master user. --